PRE-SUBMISSION SYNOPSIS

When marriage ends:

Determinants and consequences of union dissolution in India

Ankita Rajgarhia

Registration number: R-18RS201210068

Supervisors

Mousumi Dutta, Professor, Department of Economics

Zakir Husain, Professor, Department of Economics

Department of Economics

Presidency University

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1. Introduction

Marriage has been defined as 'the union of man and woman such that the children born from the woman are recognized as legitimate by the parents' (Barnard, & Spencer, 2002: 528). Marriage dissolution is the legal process in which a judge or other legal authority dissolves the bonds of matrimony existing between two people, restoring them to the status of being single (Ippoliti, 2017).

2. Context

2.1 Trends

Union dissolution has been increasing globally since 1970's (Bennet, 2017; Sheykhi, 2020; UN, 2011). The crude divorce rates (the number of divorces per 1,000 people) have doubled, from 2% in the 1970s to 4% in the 2000s at the global level (UN, 2011). However, the rate of increase has not been the same across countries. The divorce rates have declined in many developed countries and has been gradually increasing in developing countries since 1980's (Cherlin, 2017; Chakravarty, Goli and James, 2021; Sheykhi, 2020; Singh and Pratyush, 2023; Yadav, Singh and Vishwakarma, 2017). The divorce rate in India is the lowest in the world at less than 1 per cent (Census, 2011; Dommaraju and Johnes, 2011; Maiti, 2023). Although divorce rates are low in India, the figures "show a continuous increase over the last three censuses starting from 1991" (Dommaraju, 2016: 205; Sheykhi, 2020; Yadav, Singh and Vishwakarma, 2017).

There are various factors that have led to rising dissolution rates globally. It is a combination of social, economic, and cultural factors. Increase in the age of marriage, modernization, increase in women's autonomy and labour force participation have fueled union dissolution (Bhardwaj, 2019; Bhatt, 2019; Sharma, 2019). Secularization is the main reason for this, and has resulted in a massive increase in the female employment rates post the dissolution (Anders, 2016). It is also seen, however, that people are open to the idea of remarriage or re-partnering across nations; it implies that people are rejecting individuals but are not rejecting the institution of marriage (Bennet, 2017).

2.2 What literature reveals

Indian society has witnessed major changes in the family system over the last century (Singh, 2004:129-166). There has been an increasing influence of westernization, industrialization and modernization (Grover, 2009; Mundu & Unisa, 2018; Singh, 2010).With a significant spread of Western values, the concepts of divorce and remarriage have become relatively more acceptable (Sibal, 2017).

Previous studies suggest that separation is a more common form of dissolution as compared to divorce (Dommaraju, 2016; Jacob & Chattopadhyay, 2016; Ghosh & Ranjan, 2017). The separation rates are much higher than the divorce rates due to the stigma associated with reporting divorce (Belliappa, 2013; Kaneez, 2015; Kumar, 2022; Ramachandrappa, 2012; Rao and Shekhar, 2012; Thadathil and Sriram, 2019).Within India, the cross-regional variation in the dissolution rates is striking. The dissolution rates are low in the Northern states and high in South and North-eastern states (Ghosh and Ranjan, 2017; Hollander, 2004; Jacob and Chattopadhyay, 2016; Mundu and Unisa, 2018; Yadav, Singh and Vishwakarma, 2017).

Literature suggests that there are various factors that impact the rates of union dissolution in women such as education, wealth, age, place of residence, presence and sex composition of children (Bose and South, 2003; Dutta and Prasad, 2019; Ghosh and Ranjan, 2017; Maiti, 2023; Rao and Shekhar, 2002). The impact of education of women on dissolution rates is not clear – while some studies report higher rates of dissolution among educated women (Bose and South, 2003; Maiti, 2023; Rao and Shekhar, 2002), others report that it is among less educated women (Dommaraju, 2016; Ghosh and Ranjan, 2017). The dissolution rates are found to be high among the poor households (Dutta and Prasad, 2019; Mundu and Unissa, 2018). The determinant of race or socio-religious category suggest that women belonging to Scheduled Castes and Scheduled Tribes have a higher risk of experiencing dissolution compared to other castes (Bose and South, 2003; Dommaraju, 2016; Ghosh and Ranjan, 2017; Hollander, 2004; Mundu and Unisa, 2018). Some studies suggest that Hindu women experience lower dissolution than Muslim women and women belonging to other religious groups (Bose and South, 2003; Dommaraju, 2016; Ghosh and Ranjan, 2017; Hollander, 2004). The evidence on rural-urban disparities in dissolution levels is mixed. Some studies have reported higher levels of dissolution in urban areas (Dutta and Prasad,

2019; Hollander, 2004; Mundu and Unissa, 2019), while other studies have found that rural-urban dissolution levels are similar (Bose and South, 2003; Dommaraju, 2016; Ghosh and Ranjan, 2017; Goli, Chakravarty and James, 2021; Jacob and Chattopadhyay, 2016). The presence of children is also an important determinant. Studies show that if the woman has children, then the chances of experiencing union dissolution falls (Bose and South, 2003; Dommaraju, 2016; Dutta and Prasad, 2019; Ghosh and Ranjan, 2017; Mundu and Unisa, 2018; Rao and Shekhar, 2002).

The consequences of divorce on women are severe and complex. Divorced women face social stigma (Kaneez, 2015; Kumar, 2022; Ramachandrappa, 2012; Rao and Shekhar, 2012; Thadathil and Sriram, 2019); health problems, both physical and mental (Kaneez, 2015; Kumar, 2022; Thadathil and Sriram, 2019); and financial stress (Ghosh and Ranjan, 2017; Kaneez, 2015; Thadathil and Sriram, 2019).

Dissolution of marriage is initiated by men due to the persistence of patriarchal norms (Singh, 2009). Marriage in which family and kin do not play a major role might be less stable (Kishwar, 1999). On the other hand, ethnographic studies point out to the destabilizing effect of family and kin in arranged marriages (Grover, 2009). Various studies show that though remarriage and re-partnering is an option (Aura, 2008; Grover, 2009; Parry, 2001), but the quality of match may not be good and it is especially difficult for women with children (Mukhopadhyay, 2011; White, 2013).

2.3 Research gaps

There are limited studies on union dissolution and remarriage in India. The studies mainly focus on the exploratory analysis. There are relatively few studies using econometric methods to analyze the quantitative data on union dissolution. The evidence of factors (like place of residence and education levels) that influence the possibility of union dissolution is mixed. Further studies are needed on this area to understand what determines union dissolution. Similarly, most of the international studies on remarriage are also descriptive with only few papers focusing on the econometric analysis of remarriage. Those studies have estimated a logit model on women whose marriage has been dissolved and has resulted in the problem of selection bias. In India, there is no study using econometric analysis of remarriage.

Women facing marital dissolution are vulnerable and they can become financially empowered by participating in microcredit programs. There are studies that have established the impact of participation in microcredit programs on financial empowerment in different settings (Al-shami et al. 2021; Banerjee et al. 2009; Datta and Sahu 2021; Maity 2023; Mengstie 2022). However, the role of marital status in this process has largely remained unexplored—particularly in the South Asian patriarchal societies. This analysis is an attempt to address these deficiencies.

3. Objective and research question

The thesis seeks to investigate the incidence and determinants of union dissolution, and its effect on the empowerment of women. The study will address the following specific questions using data from the DHS:

1. What are the incidence and trends of union dissolution in India?
    - 1.1. What are the trends in union dissolution in India?
    - 1.2. Explain the incidence of union dissolution with focus on regional variations?
    - 1.3. What are the variations across state, age, and religious categories?
2. What are the determinants of union dissolution and remarriage in India?
    - 2.1. How are the factors associated with increasing probability of union dissolution?
    - 2.2. What is the likelihood of remarriage amongst women who have faced uniondissolution?
3. Does the marital status of woman impact participation in SHGs?
    - 3.1. Is marriage is an enabling factor in accessing microcredit?
    - 3.2. Does union dissolution affect access to loans adversely?
    - 3.3. Is the presence of a husband an enabling factor in accessing micro-credit?
    - 3.4. Do remarried women possess more knowledge about microcredit facilities vis-à-vis women single after dissolution of marriage?
4. Does the empowering effect of SHG depend upon the marital status of woman?

4. Data and Method

4.1 Data

The thesis utilizes data sourced from the Census of India and Demographic Health Surveys (DHS). The second chapter on Union dissolution in India: An exploratory analysis is based

on the Census data of India. This chapter specifically uses Social & Cultural tables (C-series) from the Census data for the year 1991, 2001 & 2011. For the third, fourth and fifth chapter, we have used data from the fifth round of National Family Health Survey (NFHS).

The Census provides information on the size, distribution and other characteristics of the country's population. It collects demographic and socio-economic information through a nation wide enumeration process conducted at regular intervals, typically every 10 years, by the Government of India. It captures social and cultural dimensions, including religion, language, caste, and tribal affiliations. The Census of India is conducted every ten years, and it is one of the largest administrative and statistical exercises in the world.

The Demographic Health Survey (DHS) is a comprehensive, nationally representative sample survey implemented in more than 90 countries since 1984. This survey gathers a broad spectrum of information, encompassing both objective and self-reported data, with a particular focus on indicators related to fertility, reproductive health, maternal and child health, mortality, nutrition, and self-reported health behaviors among adults. In the Indian context, the DHS is referred to as the National Family Health Survey (NFHS). The National Family Health Survey (NFHS) in India, conducted by the International Institute for Population Sciences (IIPS), gathers detailed data on health, family planning, and socio-economic indicators for the Ministry of Health and Family Welfare (MoHFW). It's part of the global Demographic Health Survey (DHS) program, covering households nationwide, urban and rural. With standardized questionnaires, NFHS assesses fertility, maternal and child health, nutrition, family planning, healthcare usage, and health awareness, aiding targeted intervention evaluation and policy improvement for population well-being.

NFHS-5 gathers data from 707 districts, 28 states, and 8 union territories in India. It maintains a consistent sample design across national, state/union territory, and district levels. Each district is stratified into urban and rural areas, with further sub-stratification based on village population and the percentage of scheduled caste and scheduled tribe populations. Sampling involves selecting Primary Sampling Units (PSUs) in rural areas and Census Enumeration Blocks (CEBs) in urban areas. The survey employs a two-stage sampling approach, utilizing the 2011 census data. PSUs or CEBs are selected using probability proportional to size (PPS), with stratification based on literacy rates or SC/ST population percentages. Before the main survey, household mapping and listing operations

are conducted in each chosen PSU or CEB. NFHS-5 involves selecting 22 households per cluster using systematic sampling.

4.2 Method

The first research question (Section 3) on the incidence and trends of union dissolution uses exploratory method to analyse and investigate the data sets. Tabular and graphical methods are used to summarize and visually represent the data depicting variations across various correlates. Bar graphs and line plots are used to depict the trends in dissolution over the years 1991, 2001 and 2011. The study uses box plot to depict the variations in union dissolution across various states in India over the years of 1991, 2001 and 2011. Choropleth maps are used to visualize how union dissolution varies across different geographic areas.

The second research question on the determinants of union dissolution and remarriage is analyzed using a sequential logit model. The first stage sequential logit model is:

$$Y_1 = \beta_0 + \beta_1 X_1 + \varepsilon_1 \qquad [1]$$

where $Y_1 = 0$ if respondent never faced union dissolution and = 1 if women have faced union dissolution (in the form of divorce or separation). The second stage sequential logit model is:

$$Y_2 = \delta_0 + \delta_1 X_1 + \varepsilon_2 \qquad [2]$$

where $Y_2 = 0$ if respondent did not remarry and = 1 if the respondent remarried. X_1 are the control variables that are described as place of residence, education, socio-religious identity, wealth index tercile groups, geographical region, age, number of living children and gender parity in the model.

The third research question on the relationship between marital status and awareness about microcredit loans is analyzed using ordered logit models. The specific research questions under this are estimated using the following econometric models, referred to a Models 1, 2, 3 and 4, respectively:

$$MICRO_i = \beta_0 + \beta_1 EMARRIED_i + \beta_2 X + \varepsilon_i \qquad [3]$$

$$MICRO_i = \beta_0 + \beta_1 DISS_i + \beta_2 X + \varepsilon_i \qquad [4]$$

$$MICRO_i = \beta_0 + \beta_1 CMARRIED_i + \beta_2 X + \varepsilon_i \qquad [5]$$

$$MICRO_i = \beta_0 + \beta_1 RMARRIED_i + \beta_2 X + \varepsilon_i \qquad [6]$$

where,

EMARRIED = 1 if respondent has married

DISS = 1 if respondent has experienced union dissolution

CMARRIED = 1 if respondent is currently married

REMARRIED = 1 if respondent is currently (re)married after dissolution of a previous marriage

X: Control variables

The first model is estimated using the 'state' sample of ever married and unmarried women. The next models are estimated using the ever married sample. The reference categories are women who have never faced union dissolution (Model 2) and women who have faced union dissolution but have not remarried (Model 3). Model [4] is estimated for the sub-sample of women who have experienced union dissolution.

The fourth research questioned on the empowering effect of SHG and the marital status of women is estimated using the treatment effect of availing loans on financial empowerment. Propensity score matching is used to examine the causality between availing microcredit and financial empowerment and estimate the Average Treatment Effect (ATE). The ATE is given by:

$$ATE = E[(Y_i \mid T=1) - (Y_i \mid T=0)] \qquad [7]$$

where Y is the outcome and T the treatment variable (whether has taken loan).

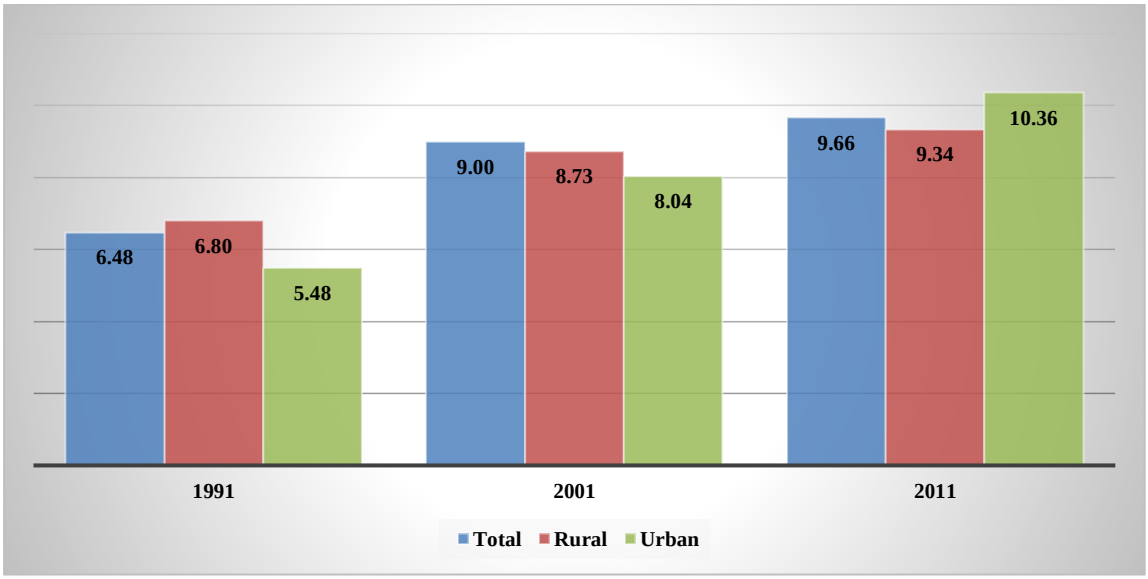
5. Findings

5.1 Trends in union dissolution

Trends in union dissolution in India

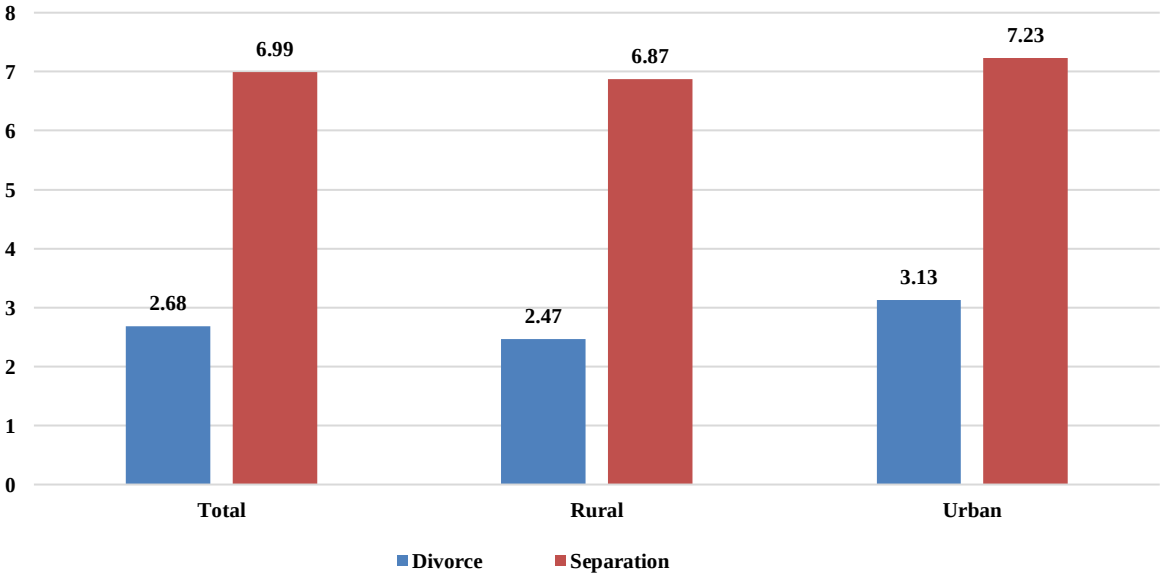
Union dissolution in India has been rising over the years from 1991 to 2011 (Figure 1). The analysis is in terms of percentage of women per thousand experiencing union dissolution. Figure 1 shows that dissolution rates have increased from 6.48 in the year 1991, to 9 in the year 2001 and 9.66 in the year 2011. Union dissolution is higher in rural India in comparison to urban India for the year 1991 and 2001. On the other hand, for the year 2011, dissolution is higher in urban India in comparison to rural India.

Figure 1: Union dissolution at all India level for year 1991, 2001 & 2011



There are two components of union dissolution i.e., separation and divorce. The overall rates of divorce are much lower in comparison to separation as is evident from Figure 2. This suggests that separation comprises a major part of dissolution.

Figure 2: Divorce and Separation rates at all India level for year 2011

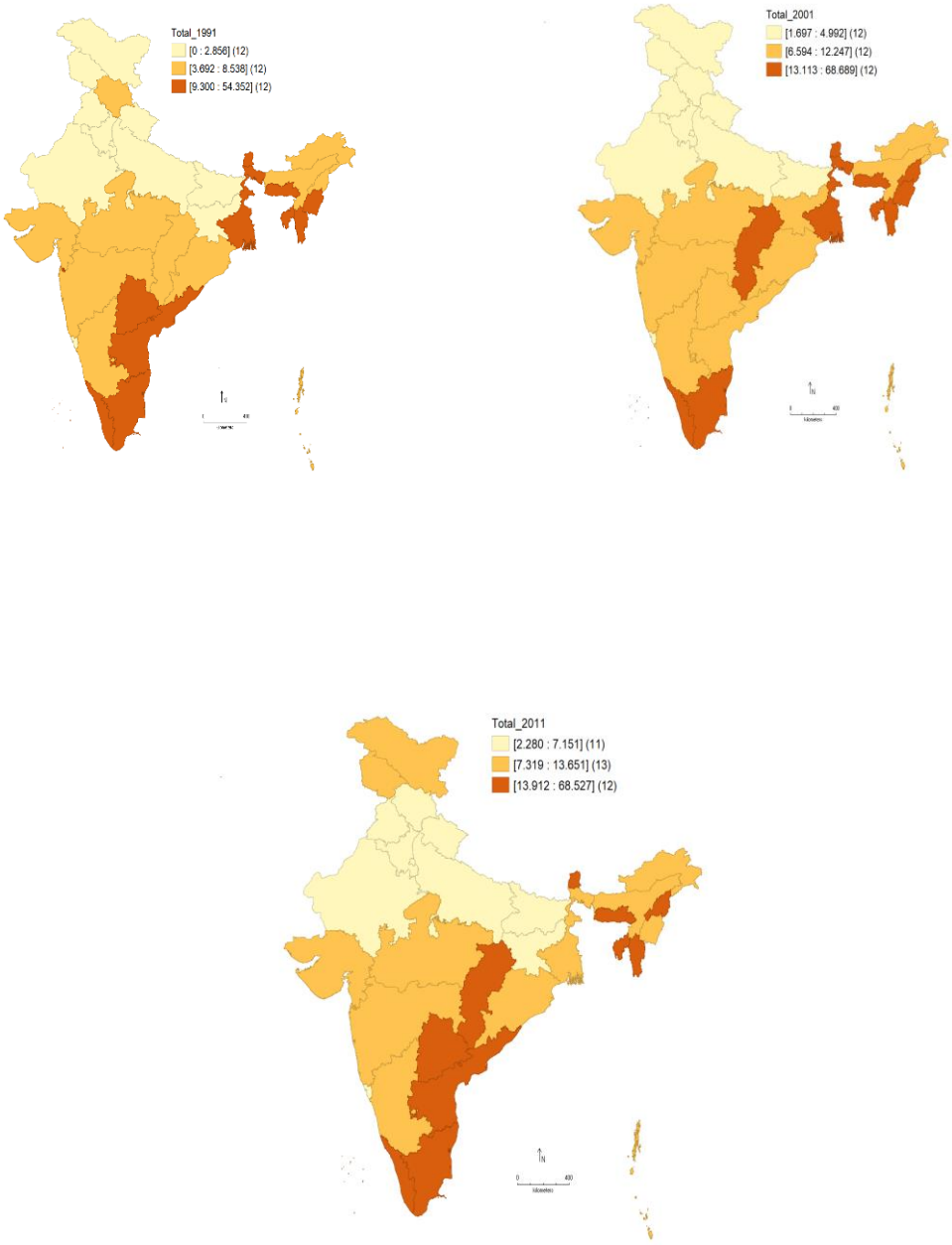


Regional variations

Choropleth maps (Figure 3) depicts that as we move from north to south, the dissolution rates increase for years 1991, 2001 and 2011. The states can be divided into three groups based on the level of dissolution, i.e., high, moderate and low.The northern states have low dissolution

rates, the central or the middle zone have moderate dissolution rates, and the southern states have high dissolution rates. The difference in dissolution rates across states suggests that there is a striking cross-regional variation. States in north India like Punjab, Haryana, Uttar Pradesh and Rajasthan have low dissolution levels. On the other hand, southern states like Kerala & Tamil Nadu along with the north eastern states witness high dissolution rates.

Figure 3: State-wise distribution of union dissolution at all India level for year 1991, 2001 and 2011



Note: *The lighter colours indicate a lower incidence of marital dissolution and the darker colours indicate a higher incidence of union dissolution.*

5.2 Determinants of union dissolution and remarriage

What is the incidence of union dissolution and remarriage in the NFHS sample?

The NFHS sample (Appendix Table A1) suggests that dissolution rates are higher among aged respondents (particularly aged above 35 years), those without education, belonging to socially marginalized groups (Hindu SC, Hindu STs and Minorities), belonging to less affluent households and without children. Levels of union dissolution are higher in the North-eastern states.

Remarriage rates (Appendix Table A2) are higher among the lower aged respondents (particularly aged 15 – 19 years), those belonging to the poor households, and residing in North and North-Eastern region. It is seen that the remarriage rate decreases as the age of the woman increases. Also, the rates are particularly low for women residing in the South. The variations in the remarriage rates are almost constant across total, rural and urban samples for education, socio-religious identity, number of living children and gender parity. Moreover, women with higher education both in the rural and urban areas have comparatively higher remarriage rates.

What are the determinants of union dissolution?

The results of the sequential logit model are reported in Appendix Table A3. The sequential logit model has two stages. In the first stage we consider the likelihood of experiencing union dissolution for the entire sample of ever married women, i.e., 542,860 women. The analysis reveals that older women and those who are socio-economically vulnerable are at higher risk of dissolution of their marriage. Among such women are those belonging to households with low levels of education, residing in households with low asset holdings and members of marginalized communities like Minorities. Women residing in urban areas are at a higher risk facing union dissolution. The pattern of risk factors is also similar. Another important factor increasing the risk of dissolution is childlessness and the absence of sons amongst the children born to a woman.

This can be seen from the odd ratio reported in Appendix Table A3. The odd ratio for the rural dummy is 0.69 (95% CI: 0.65 - 0.73), indicating that rural women are less likely to experience union dissolution in comparison with urban women. The likelihood of experiencing union dissolution is more as the age of women increases in total, rural and urban

areas. (Total: 1.09, 95% CI: 1.08 – 1.09; Rural: 1.09, 95% CI: 1.08 – 1.09; Urban: 1.09, 95% CI: 1.08 – 1.09). Similarly, the odd ratio are reported and analyzed for the other variables too. All variables are statistically significant in the first model except for the women residing in the West region.

How are the factors associated with remarriage among women who have experienced union dissolution?

Remarriage among women who have experienced dissolution is analysed in the second stage of the sequential logit model (Appendix Table A3). Here, we take into consideration only those women who have experienced dissolution, which is the sub-sample comprising of 39,156 women. It is seen that women residing in rural areas have a higher probability of remarrying in comparison to urban women (Total: 1.5, 95% CI: 1.34 – 1.68). Respondent's current age suggests that as the age of person increases, the chances of remarrying reduces. This can be seen from the odds ratio in total, rural and urban samples (0.92 with 95% CI: 0.92 – 0.93). Having more children increases the likelihood of remarrying. It is indicated by the odd ratios of 1.14 with 95% CI: 1.10 – 1.18 for all India level, rural and urban areas. Similarly, odd ratio is reported and analysed for the other variables in the model. The analysis shows that the variables of primary level education and socio-religious categories except Muslims have no impact on the likelihood of remarriage for women who have already faced dissolution across all-India, rural and urban areas. These variables are insignificant in the model.

The analysis reveals that amongst the women who have dissolved marriages, the chances of remarriage are higher among women residing in the rural region, with higher education level, with high asset holdings, belonging to the muslims or minority group, with greater number of children, and those belonging to Central India. As the age of a woman increases, the chances of remarriage go down. Women residing in the East, West and South have a lower probability of remarriage in comparison to women residing in the North. Women residing in Central India have a higher chance of remarrying in comparison to those in the North. Compared to women from less affluent households, respondents belonging to the top tercile category have a higher probability of remarrying.

5.3 Marital status and involvement in microcredit programs

Is marriage an enabling factor in accessing microcredit?

The econometric results reported in Table 1 indicates that marital status does determine the extent of involvement with microcredit programs. The coefficient of ever married respondents is positive and statistically significant at a one percent level (0.40, 95% CI: 0.34, 0.47). It implies that marriage is an enabling factor in accessing microcredit. The results indicate that dissolution may penalize women and restrict their access to microcredit programs.

Table 1: Summary of econometric results

	Model 1	**Model 2**	**Model 3**	**Model 4**
EMARRIED	0.40***			
DISS		-1.07***		
CMARRIED			1.10***	
RMARRIED				0.50***
Control		Yes		
N	105272	79007	71698	32107
Wald	34952.55***	2863.22***	25667.74***	10126.58***
$E(\varepsilon_{w2}, \varepsilon_{Micro})$	-0.07***	0.26***	-0.24***	-0.09***

Note: ***, ** and * denotes Prob. > 0.01, 0.05 and 0.10, respectively.

Does union dissolution affect access to loans adversely?

The ever married sample has been divided into two groups: women who have never faced union dissolution (forming the reference category), and women who have faced dissolution (comprising of single and remarried women, DISS). If dissolution of marriage does penalize then the coefficient of DISS in the endogenous ordered probit model should be positive. Results are as expected (Table 1), with the coefficient being -1.07 (95% CI: -1.34, -0.79).

Is presence of a husband an enabling factor in accessing micro-credit?

Model 3 is estimated for the ever married sample, to test whether women who have husbands are better off in terms of knowledge and access to loans than women who are single after dissolution of marriage (Table 1). The coefficient of CMARRIED is 1.10 (95% CI: 0.67,

1.52), implying that being married encourages awareness about and participation in microcredit.

Do remarried women possess more knowledge about microcredit facilities vis-à-vis women single after dissolution of marriage?

The last model (4) is estimated on the sub-sample of women who have experienced union dissolution. The coefficient of RMARRIED is 0.50 (95% CI: 0.22, 0.78), which is significant at a one percent level (Table 1). The positive and significant coefficient validates the hypothesis that remarriage plugs women back into the microcredit network, improving their access to microcredit.

Other determinants of microcredit

The results of the regression model (Appendix Table A5) indicate that rural residents, older women, respondents from wealthier families, employed women and respondents with higher mobility scores are more integrated into the microcredit network. Education is also found to be an enabling factor. The coefficients of all these variables are positive and statistically significant at a one percent level.

The coefficients of SHG and LNLRM are positive and significant at a one percent level. It implies that stronger presence of SHGs in the village and state also improves awareness of and access to microcredit. The coefficients for the socio-religious dummies are negative and significant at a one percent level. It implies that respondents belonging to Scheduled Caste are better able to access loans compared to women from other socio-religious members. Regional variations in women's ability to access microcredit are also observed. Respondents residing in the north-eastern, eastern and southern states of India are more aware and better able to access loans vis-à-vis women from central region, reflected in positive and significant coefficients. Residents of western region of India, on the other hand, are worse off than women from northern states (coefficient is negative at a one percent level). Although the coefficient of the north dummy is negative, it is statistically insignificant and implies the absence of any difference in access to microcredit relative to women from the central region.

5.4 Involvement in microcredit programs and financial empowerment

The results of the matching exercise to analyse whether the involvement of women in microcredit programs result in financial empowerment is reported in Appendix Table A6.

The results reveal that women who have not expereinced union dissolution are financially empowered by microcredit. Independent bank accounts and mobile used for financial transactions are the two instruments for financial empowerment. Women in stable marriages are significantly more likely to have independent bank accounts and be able to use mobile phones for financial transactions by 8 and 9 percent compared to women with stable marriages but without access to microcredit. The corresponding results, using the nearest neighbour matching , are 10 and 5 percent, respectively. In the divorced and single group, women who have obtained microcredit are 12 (PSM) and 11 (NNM) percent more likely to have independent bank accounts compared to women who have not availed of microcredit. There is no significant difference, however, with respect to their ability to use mobile phones for financial transactions. Microcredit, on the other hand, does not have any statistical significant empwoering effect on women who have remarried after facing dissolution.

5.5 Conclusion

The present study reveals that women who are already socio-economically vulnerable are at greater risk of facing union dissolution. Remarriage, however, does not appear to be related with socio-economic status and may be considered to be a personal choice and immediate situation, rather than being a socially driven phenomenon. The study closes by stressing the need to provide legal protection to women being abandoned and divorced, and introducing measures to ensure their socio-economic welfare.

However, the present study warns against viewing microcredit as a means to address gender imbalances and stimulate social change to address gender inequalities. Development policies currently target poor women with multiple financial schemes without acknowledging that the access to microcredit and its use may be mediated by family members, particularly husbands who may exploit structural vulnerabilities faced by women to use their labor for debt repayment (Predmore 2020; Rankin 2013; Roberts 2015). Consequently, it is necessary to recognize the heterogeneity in position of women in society and recognize the diversity in limitations on access to microcredit and opportunities for utilizing them (I. Guérin, Nordman, and Reboul 2020). In policy terms, this calls for a shift away from microcredit to other programs less amenable to capture by dominant agents within the immediate environment of women. It is possible, for instance, that skill development programs may offer a more effective avenue. Such resigned development policies, however, need to explicitly

acknowledge the possibility that such strategies may generate new forms of control over women and embed relevant safeguards preventing this into the policy design.

The study has some limitations, mainly stemming from the limited nature of information in the NFHS data set. Firstly, there are a group of women with dissolved marriages in the sample that have experienced multiple marriages. However, there is no information as to how the union has been dissolved, i.e., whether the union was dissolved because of death vis-à-vis divorce or separation. The study has taken the estimated or imputed status of women based on the conditional probabilities of union dissolution. Secondly, there is no information on the variables taken in this study at the time of divorce or remarriage. Empowerment of women in terms of decision-making and working status is particularly important but no information is available on these variables. Also, there is a need to study the welfare consequences of divorce and remarriage, not covered in this study. Thirdly, analyzing why microcredit fails to empower women and provide a safety net to women facing union dissolution is an important and unaddressed question. But the lack of information in the NFHS data set prevents us from investigating the possible explanations. It comprises another limitation of the study. Further, the relevance of bank account and mobile transactions in measuring empowerment may also be questioned (Field et al. 2021) as the actual transactions and banking may be done through aid of family members or outsiders. So we need to corroborate our finding with an analysis of changes in educational attainments and the household dynamics, or seek specific qualitative responses on who takes out money in a particular family, or who recharges the phone to get a clear picture of the impact of microcredit on autonomy. These are possible extensions of the current study. Nevertheless, the present study, based on a recent nationally representative data set for India, contributes to the existing literature by focusing on the vulnerability of women who have experienced union dissolution and also illuminating the complex relationship between marital status and microcredit within patriarchal societies of South Asia.

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Appendix

Appendix Table A1: Variation in dissolution across correlates

Covariates	Total	Rural	Urban
Education			
No education	10.52	9.87	13.39
Primary	8.80	7.96	11.31
Secondary	5.27	4.79	6.15
Higher	3.62	3.09	4.01
Socio-religious identity			
HSC	7.88	7.17	9.73
HST	8.51	8.35	9.57
HOBC	6.67	6.57	6.90
Gen	5.99	6.07	5.89
Muslims	6.40	5.92	7.11
Minorities	9.27	9.49	8.88
Wealth index tercile groups			
Poor	8.20	7.89	12.65
Middle	7.74	6.88	10.66
Rich	5.50	4.93	5.89
Geographical region			
Central	5.74	5.55	6.40
North	6.36	6.20	6.54
North- East	11.06	11.14	10.89
East	6.77	6.58	7.35
West	7.60	7.82	7.33
South	9.26	9.63	8.74
Age in 5-year groups			
15-19	2.07	2.05	2.22
20-24	2.56	2.52	2.68

25-29	3.68	3.79	3.43
30-34	5.38	5.49	5.15
35-39	7.47	7.37	7.65
40-44	10.30	10.41	10.11
45-49	14.28	14.00	14.82
No. of living children			
No children	8.92	8.84	9.09
One child	7.43	7.58	7.18
Two children	6.30	6.21	6.45
Three children	6.83	6.42	7.93
More than three children	7.42	6.82	9.59
Gender parity			
More daughters than sons	6.76	6.56	7.20
More sons than daughters	7.55	7.44	7.78

Appendix Table A2: Variation in remarriage across correlates

Covariates	Total (%)	Rural (%)	Urban (%)
Education			
No education	23.24	25.41	16.15
Primary	21.75	24.64	15.72
Secondary	23.52	26.59	19.14
Higher	25.72	30.23	23.17
Socio-religious identity			
HSC	23.17	26.74	16.33
HST	24.55	26.05	15.92
HOBC	22.21	24.51	16.95
Gen	21.18	21.63	20.56
Muslims	23.17	34.05	22.03
Minorities	24.55	24.98	17.65
Wealth index tercile groups			
Poor	28.14	29.05	28.14
Middle	19.80	21.86	19.80
Rich	21.55	25.21	21.55
Geographical region			
Central	24.95	37.43	24.95
North	27.72	26.53	27.72
North- East	27.30	34.26	27.30
East	13.85	22.32	13.85
West	18.84	24.59	18.84
South	11.75	13.01	11.75
Age in 5-year groups			
15-19	47.01	49.57	35.15
20-24	43.97	45.71	38.72
25-29	38.79	40.58	34.28
30-34	31.55	35.87	22.66

35-39	25.69	27.95	21.64
40-44	17.18	18.93	13.88
45-49	13.52	15.11	10.63
No. of living children			
No children	24.28	26.62	19.32
One child	22.90	25.19	18.88
Two children	21.23	23.75	16.78
Three children	23.67	26.21	18.17
More than three children	26.86	29.57	19.90
Gender parity			
More daughters than sons	23.78	26.04	19.24
More sons than daughters	22.32	25.38	16.49

Appendix Table A3: Results of sequential logit model on remarriage

Variables	Total			Rural			Urban		
	OddRatio	95% CI		Odd Ratio	95% CI		Odd Ratio	95% CI	
Did not face dissolution versus faced dissolution									
Residence (Ref: Urban)									
Rural	0.69***	0.65	0.73						
Respondent's current age	1.09***	1.08	1.09	1.09***	1.08	1.09	1.09***	1.08	1.09
Education (Ref: Secondary)									
No education	1.62***	1.54	1.71	1.54***	1.46	1.63	1.73***	1.54	1.95
Primary	1.44***	1.36	1.53	1.33***	1.25	1.41	1.62***	1.45	1.82
Higher	0.66***	0.61	0.72	0.76***	0.68	0.85	0.67***	0.59	0.75
No. of living children	0.76***	0.75	0.77	0.75***	0.73	0.76	0.79***	0.76	0.83
Gender parity	0.85***	0.81	0.90	0.80***	0.75	0.84	0.96	0.87	1.07
Socio-religious identity (Ref: Other Minorities)									
HSC	0.85**	0.78	0.93	0.76***	0.68	0.85	1.06	0.90	1.25
HST	0.85**	0.76	0.94	0.80***	0.70	0.90	1.02	0.82	1.28
HOBC	0.72***	0.65	0.78	0.69***	0.62	0.77	0.76***	0.65	0.89
Hgen	0.71***	0.65	0.79	0.70***	0.62	0.79	0.76***	0.64	0.90
Muslim	0.79***	0.72	0.88	0.74***	0.66	0.84	0.88	0.74	1.05

Wealth Index Tercile (Ref: Poor)									
Middle	0.76***	0.72	0.79	0.71***	0.67	0.74	0.79***	0.69	0.92
Rich	0.45***	0.43	0.48	0.49***	0.46	0.53	0.42***	0.36	0.49
Region (Ref: North)									
Central	0.79***	0.74	0.84	0.80***	0.74	0.86	0.86***	0.77	0.96
North-East	1.31***	1.16	1.47	1.41***	1.23	1.63	1.16	0.93	1.44
East	0.72***	0.67	0.77	0.75***	0.68	0.81	0.69***	0.59	0.80
West	1.02	0.94	1.12	1.06	0.96	1.16	1.03	0.88	1.21
South	1.18***	1.11	1.25	1.27***	1.18	1.37	1.11**	1.00	1.24
Intercept	0.02***	0.02	0.03	0.01***	0.01	0.01	0.01	0.01	0.01
Still Single versus remarried									
Residence (Ref: Urban)									
Rural	1.5***	1.34	1.68						
Respondent's current age	0.92***	0.92	0.93	0.92***	0.91	0.92	0.92***	0.91	0.93
Education (Ref: Secondary)									
No education	1.09	0.98	1.22	1.18***	1.04	1.33	0.92	0.72	1.17
Primary	0.99	0.88	1.11	1.07	0.94	1.23	0.85	0.67	1.08
Higher	1.33**	1.11	1.61	1.18	0.93	1.51	1.33**	1.02	1.74
No. of living children	1.14***	1.10	1.18	1.14***	1.10	1.18	1.14***	1.05	1.23
Gender parity	0.9*	0.81	1.00	1.02	0.90	1.16	0.68***	0.54	0.84
Socio-religious identity (Ref:									

Minorities)									
HSC	1.00	0.82	1.23	1.03	0.80	1.33	0.88	0.62	1.26
HST	0.98	0.78	1.23	0.94	0.71	1.24	1.01	0.62	1.64
HOBC	1.00	0.82	1.23	0.94	0.72	1.21	1.10	0.78	1.56
Hgen	0.91	0.74	1.14	0.79*	0.61	1.04	1.12	0.77	1.62
Muslims	1.34**	1.06	1.68	1.35**	1.02	1.80	1.31	0.89	1.93
Wealth Index Tercile (Ref: Poor)									
Middle	0.89**	0.80	0.98	0.98	0.88	1.08	0.77	0.56	1.07
Rich	1.15**	1.01	1.32	1.24***	1.06	1.46	1.00	0.73	1.38
Region (Ref: North)									
Central	1.19**	1.03	1.36	1.53***	1.29	1.81	0.82	0.64	1.04
North- East	1.19	0.95	1.50	1.34**	1.03	1.75	1.11	0.74	1.67
East	0.61***	0.51	0.72	0.78**	0.64	0.96	0.41***	0.29	0.58
West	0.77***	0.65	0.92	0.97	0.78	1.22	0.61***	0.46	0.81
South	0.41***	0.35	0.48	0.45***	0.37	0.55	0.38***	0.29	0.50
Intercept	3.26***	2.29	4.66	5.73***	4.18	7.87	7.64***	4.20	13.92
N	4640164.00			3166072.00			1474092.00		
Wald chi2	7718.66			6483.65			2007.52		
Prob> chi2	0.00			0.00			0.00		

Appendix Table A4: Results of Brant test for ordered logit model

Variables	χ^2	$p>\chi^2$	Degrees of freedom
All	5288.7	0.00	26
Marital history			
Dissolved & single	0.1	0.75	1
Remarried	0.69	0.41	1
Respondent's current age	37.68	0.00	1
Highest education level			
Primary	0.8	0.37	1
Secondary	12.06	0.00	1
Higher	143.26	0.00	1
Normalized mobility score	0	0.98	1
Respondent employed all year / seasonal	121.67	0.00	1
Gender parity	0.33	0.56	1
Socio-religious category			
HSC	20.03	0.00	1
HST	3.07	0.08	1
HOBC	7.74	0.01	1
Muslims	7.38	0.01	1
Minority	0.23	0.63	1
Wealth index combined			
Poorer	9.66	0.00	1
Middle	0.12	0.73	1
Richer	1.66	0.20	1
Richest	26.24	0.00	1
Mean SHG members in PSU	3643.57	0.00	1
No. of SHG's in state	172.46	0.00	1
Region			
North	100.03	0.00	1
North-east	212.26	0.00	1

East	304.78	0.00	1
West	0.61	0.43	1
South	591.24	0.00	1
Place of residence			
Rural	0.21	0.64	1

Note: A significant test statistic provides evidence that the parallel regression assumption has been violated.

Appendix Table A5: Results of generalized ordered logit model

Variables	No knowledge vs Knowledge, taken loans				Not taken loans vs taken loans			
	β	P >| z |	95% Conf. Interval		B	P >| z |	95% Conf. Interval	
Marital history (Stable marriage)								
Dissolved & single	-0.19	0.02	-0.36	-0.03	-0.17	0.09	-0.37	0.03
Remarried	0.12	0.47	-0.21	0.46	-0.11	0.64	-0.58	0.36
Respondent's current age	0.01	0.00	0.01	0.01	0.02	0.00	0.02	0.02
Highest education level (No education)								
Primary	0.15	0.00	0.10	0.21	0.20	0.00	0.13	0.27
Secondary	0.28	0.00	0.23	0.33	0.20	0.00	0.14	0.26
Higher	0.39	0.00	0.32	0.47	-0.28	0.00	-0.39	-0.17
Normalized mobility score	0.16	0.00	0.14	0.18	0.15	0.00	0.12	0.17
Respondent employed all year / seasonal	0.27	0.00	0.23	0.31	0.57	0.00	0.52	0.62
Gender parity - Sons/ living children ratio	-0.03	0.34	-0.08	0.03	0.00	0.92	-0.06	0.07
Socio-religious category (H-General)								
HSC	0.02	0.66	-0.05	0.08	0.19	0.00	0.10	0.28
HST	-0.10	0.01	-0.18	-0.02	-0.01	0.78	-0.12	0.09
HOBC	-0.01	0.72	-0.07	0.05	0.13	0.00	0.05	0.21

Muslims	0.00	0.92	-0.07	0.08	-0.11	0.04	-0.22	-0.01
Minority	-0.04	0.41	-0.12	0.05	0.02	0.78	-0.10	0.13
Wealth index combined (Poorest)								
Poorer	0.09	0.00	0.04	0.15	0.15	0.00	0.08	0.22
Middle	0.13	0.00	0.07	0.19	0.15	0.00	0.08	0.23
Richer	0.15	0.00	0.09	0.22	0.10	0.03	0.01	0.19
Richest	0.15	0.00	0.07	0.23	-0.17	0.00	-0.29	-0.06
Mean SHG members in PSU	5.33	0.00	5.25	5.42	2.33	0.00	2.24	2.42
Log of no. of SHG's in state	0.03	0.02	0.01	0.05	0.24	0.00	0.21	0.28
Region (Central)								
North	-0.15	0.00	-0.24	-0.07	0.46	0.00	0.33	0.60
North-east	0.07	0.23	-0.05	0.18	1.16	0.00	1.00	1.33
East	0.10	0.00	0.04	0.15	0.72	0.00	0.65	0.79
West	-0.10	0.00	-0.17	-0.04	-0.10	0.06	-0.20	0.01
South	0.03	0.40	-0.03	0.08	0.86	0.00	0.80	0.93
Place of residence (Urban)								
Rural	0.12	0.00	0.07	0.17	0.10	0.00	0.03	0.16
Intercept	-3.66	0.00	-3.98	-3.34	-7.95	0.00	-8.46	-7.44

Appendix Table A6: Average tratment effects of availing microcredit on financial empowerment across marital status

Method	Independent bank account			Mobile used for financial transactions		
	ATE	95% Confidence Interval		ATE	95% Confidence Interval	
Propensity score matching						
Stable marriage	0.09***	0.08	0.11	0.08**	0.06	0.10
Divorced & single	0.12***	0.08	0.17	0.03	-0.09	0.14
Divorced & remarried	0.03	-0.17	0.22	-0.05	-0.16	0.06
Nearest neighbor matching						
Stable marriage	0.10**	0.09	0.11	0.05**	0.04	0.06
Divorced & single	0.11**	0.06	0.16	-0.02	-0.08	0.04
Divorced & remarried	0.10	-0.08	0.28	-0.01	-0.15	0.14

Note: Survey weights used in estimation. ***, ** and * denotes Prob. < 0.01, 0.05 and 0.10, respectively.